

Fill in this information to identify the case:

Debtor 1 Robert Edward Holt

Debtor 2 Debbie Ann Holt
fka Debbie An Oberman

(Spouse, if filing)

United States Bankruptcy Court for the WESTERN District of MISSOURI

Case number 13-43419-BTF13

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST Court claim no. (if known): 10

Last 4 digits of any number you use to identify the debtor's account: 4732

Date of payment change: 04.08.2018
Must be at least 21 days after date of this notice

New total payment: \$808.33
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$282.71

New escrow payment: \$88.33

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 Robert Edward Holt

Case number (if known) 13-43419-BTF13

Print Name

Middle Name

Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Ashlee Fogle Date 3/9/2018
Signature

Print Ashlee Fogle
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company RAS Crane, LLC

Address 10700 Abbott's Bridge Road, Suite 170
Number Street

Duluth GA 30097
City State ZIP Code

Contact Phone 470-321-7112

Email afogle@rascrane.com

I HEREBY CERTIFY that on March 9, 2018,

I electronically filed the foregoing with the Clerk of Court by using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

RACHEL LYNN FOLEY
4016 S. LYNN CRT. DRIVE S
STE. B
INDEPENDENCE, MO 64055-3360

ROBERT EDWARD HOLT
DEBBIE ANN HOLT
9016 E 74TH TERRACE
RAYTOWN, MO 64133

RICHARD FINK
2345 GRAND BLVD.
SUITE 1200
KANSAS CITY, MO 64108-2663

RAS Crane, LLC
Authorized Agent for Secured Creditor
10700 Abbott's Bridge Road, Suite 170
Duluth, GA 30097
Telephone: 470-321-7112
Facsimile: 404-393-1425

By: /s/Amanda Wood
Amanda Wood
Email: awood@rascrane.com

**CALIBER**
HOME LOANSPlease do not send mail to this address.
Caliber Home Loans, Inc.
P.O. Box 619063
Dallas, TX 75261-9063**DISCLOSURE STATEMENT**Analysis Date: 02/08/2018
Loan Number: [REDACTED]
Property Address: 9016 E 74TH TER
RAYTOWN MO 64133[REDACTED]

ROBERT E HOLT
DEBBIE A HOLT
C/O RACHEL LYNN FOLEY
4016 S LYNN CT DR STE B
INDEPENDENCE MO 64055-3379

	CURRENT PAYMENT	NEW PAYMENT EFFECTIVE 04/08/2018
Principal & Interest	\$720.00	\$720.00
Escrow Deposit	\$282.71	\$88.33
Total Monthly Payment	\$1,002.71	\$808.33

Customer Service: 1-800-401-6587
Mon - Fri, 8:00 a.m. to 7:00 p.m. (CST)
www.caliberhomeloans.com

In accordance with federal guidelines, Caliber Home Loans, Inc. will review your escrow account annually. Certain conditions may require your escrow account to be reviewed more than once in a 12-month period. This statement details your actual escrow account activity since your previous disclosure statement or your initial disclosure and reflects the anticipated activity for the next 12 months.

ESCROW ACTIVITY FOR THE NEXT 12 MONTH ESCROW CYCLE

Month	Anticipated Payment	Anticipated Disbursement	Description	Anticipated Balance	Required Balance
			STARTING BALANCE	2,126.95	441.74
Apr 2018	88.33	.00		2,215.28	530.07
May 2018	88.33	.00		2,303.61	618.40
Jun 2018	88.33	.00		2,391.94	706.73
Jul 2018	88.33	.00		2,480.27	795.06
Aug 2018	88.33	.00		2,568.60	883.39
Sep 2018	88.33	.00		2,656.93	971.72
Oct 2018	88.33	.00		2,745.26	1,060.05
Nov 2018	88.33	.00		2,833.59	1,148.38
Dec 2018	88.33	-1,060.05	COUNTY TAX	1,861.87	176.66 *
Jan 2019	88.33	.00		1,950.20	264.99
Feb 2019	88.33	.00		2,038.53	353.32
Mar 2019	88.33	.00		2,126.86	441.65
TOTAL	1,059.96	-1,060.05			

**CALIBER**
HOME LOANS

LOAN NUMBER: [REDACTED]

DATE ANALYZED: 02/08/2018

PRIOR 12 MONTH ESCROW HISTORY

This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. The projections from your previous escrow analysis are to the left of the actual payments and disbursements. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. An asterisk (*) indicates a difference in either the amount or date.

When applicable, the letter 'E' beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

Month of Activity	Anticipated Deposit	Actual Deposit	Anticipated Payment and Description	Actual Payment and Description	Anticipated Balance	Actual Balance
				STARTING BAL.	.00	-1,053.65
Apr 2017	.00	415.82	.00	.00	.00	-637.83
May 2017	.00	415.82	.00	.00	.00	-222.01
Jun 2017	.00	216.18	.00	.00	.00	-5.83
Jul 2017	.00	365.73	.00	.00	.00	359.90
Aug 2017	.00	282.71	.00	.00	.00	642.61
Sep 2017	.00	282.71	.00	.00	.00	925.32
Oct 2017	.00	282.71	.00	.00	.00	1,208.03
Nov 2017	.00	282.71	.00	-1,060.05 COUNTY TAX	*.00	430.69
Dec 2017	.00	282.71	.00	.00	.00	713.40
Jan 2018	.00	282.71	.00	-1,302.00 HOMEOWNER INS	*.00	-305.89
Feb 2018	.00	1,302.00	.00	.00	.00	996.11
Mar 2018	.00		.00	.00	.00	996.11

Notice to Consumers presently in Bankruptcy or who have received a Bankruptcy Discharge: If you are a debtor presently subject to a proceeding in Bankruptcy Court, or if you have previously been discharged from this debt by a Federal Bankruptcy Court, this communication is not an attempt to collect a debt but is sent for informational purposes only or to satisfy certain Federal or State legal obligations.



HISTORY OF ACCOUNT ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

ROBERT E HOLT
DEBBIE A HOLT
9016 E 74TH TER
RAYTOWN, MO 64133

Escrow History only reflects Caliber Home Loans Inc. information. Refer to prior servicer for details of prior transactions.

THIS IS A STATEMENT OF ACTIVITY IN YOUR ESCROW ACCOUNT FROM 08/31/2016 TO 03/31/2018

Date	Charge/ Payment	Comments	Insurance Balance	Tax Balance	Unspecified Balance	Escrow Account Balance
08/31/2016	(\$3,369.07)	Negative Adjustment	\$0.00	\$0.00	(\$3,369.07)	(\$3,369.07)
10/24/2016	\$141.34	Escrow Payment	\$0.00	\$0.00	(\$3,227.73)	(\$3,227.73)
10/24/2016	\$141.34	Escrow Payment	\$0.00	\$0.00	(\$3,086.39)	(\$3,086.39)
10/24/2016	\$141.34	Escrow Payment	\$0.00	\$0.00	(\$2,945.05)	(\$2,945.05)
11/17/2016	\$60.88	Escrow Payment	\$0.00	\$0.00	(\$2,884.17)	(\$2,884.17)
11/17/2016	(\$141.34)	Escrow Payment Reversal	\$0.00	\$0.00	(\$3,025.51)	(\$3,025.51)
11/17/2016	(\$141.34)	Escrow Payment Reversal	\$0.00	\$0.00	(\$3,166.85)	(\$3,166.85)
11/17/2016	(\$141.34)	Escrow Payment Reversal	\$0.00	\$0.00	(\$3,308.19)	(\$3,308.19)
11/17/2016	(\$60.88)	Escrow Payment Reversal	\$0.00	\$0.00	(\$3,369.07)	(\$3,369.07)
11/21/2016	\$1.09	Escrow Payment	\$0.00	\$0.00	(\$3,367.98)	(\$3,367.98)
11/21/2016	\$140.25	Escrow Payment	\$0.00	\$0.00	(\$3,227.73)	(\$3,227.73)
11/21/2016	\$141.34	Escrow Payment	\$0.00	\$0.00	(\$3,086.39)	(\$3,086.39)
11/28/2016	(\$141.34)	Escrow Payment Reversal	\$0.00	\$0.00	(\$3,227.73)	(\$3,227.73)
11/28/2016	(\$140.25)	Escrow Payment Reversal	\$0.00	\$0.00	(\$3,367.98)	(\$3,367.98)
11/28/2016	(\$1.09)	Escrow Payment Reversal	\$0.00	\$0.00	(\$3,369.07)	(\$3,369.07)
11/28/2016	(\$1,027.63)	Disbursement County Tax	\$0.00	(\$1,027.63)	(\$3,369.07)	(\$4,396.70)
12/13/2016	\$270.01	Escrow Payment	\$0.00	(\$1,027.63)	(\$3,099.06)	(\$4,126.69)
12/13/2016	\$282.71	Escrow Payment	\$0.00	(\$1,027.63)	(\$2,816.35)	(\$3,843.98)
12/27/2016	\$12.70	Escrow Payment	\$0.00	(\$1,027.63)	(\$2,803.65)	(\$3,831.28)
12/27/2016	\$79.51	Escrow Payment	\$0.00	(\$1,027.63)	(\$2,724.14)	(\$3,751.77)
12/27/2016	\$202.86	Escrow Payment	\$0.00	(\$1,027.63)	(\$2,521.28)	(\$3,548.91)
12/27/2016	\$203.20	Escrow Payment	\$0.00	(\$1,027.63)	(\$2,318.08)	(\$3,345.71)
12/27/2016	\$415.82	Escrow Payment	\$0.00	(\$1,027.63)	(\$1,902.26)	(\$2,929.89)
12/27/2016	\$415.82	Escrow Payment	\$0.00	(\$1,027.63)	(\$1,486.44)	(\$2,514.07)
01/24/2017	\$200.38	Escrow Payment	\$0.00	(\$1,027.63)	(\$1,286.06)	(\$2,313.69)
01/24/2017	\$212.96	Escrow Payment	\$0.00	(\$1,027.63)	(\$1,073.10)	(\$2,100.73)
01/24/2017	\$220.38	Escrow Payment	\$0.00	(\$1,027.63)	(\$852.72)	(\$1,880.35)
01/24/2017	(\$220.38)	Escrow Payment Reversal	\$0.00	(\$1,027.63)	(\$1,073.10)	(\$2,100.73)
02/24/2017	\$34.04	Escrow Payment	\$0.00	(\$1,027.63)	(\$1,039.06)	(\$2,066.69)
02/24/2017	\$55.23	Escrow Payment	\$0.00	(\$1,027.63)	(\$983.83)	(\$2,011.46)
02/24/2017	\$215.44	Escrow Payment	\$0.00	(\$1,027.63)	(\$768.39)	(\$1,796.02)
02/24/2017	\$270.26	Escrow Payment	\$0.00	(\$1,027.63)	(\$498.13)	(\$1,525.76)
03/21/2017	\$56.29	Escrow Payment	\$0.00	(\$1,027.63)	(\$441.84)	(\$1,469.47)
03/21/2017	\$201.44	Escrow Payment	\$0.00	(\$1,027.63)	(\$240.40)	(\$1,268.03)
03/21/2017	\$214.38	Escrow Payment	\$0.00	(\$1,027.63)	(\$26.02)	(\$1,053.65)
04/14/2017	\$57.27	Escrow Payment	\$0.00	(\$996.38)	\$0.00	(\$996.38)
04/14/2017	\$358.55	Escrow Payment	\$0.00	(\$637.83)	\$0.00	(\$637.83)
05/12/2017	\$415.82	Escrow Payment	\$0.00	(\$222.01)	\$0.00	(\$222.01)
05/15/2017	\$415.82	Escrow Payment	\$0.00	\$0.00	\$193.81	\$193.81
05/15/2017	(\$415.82)	Escrow Payment Reversal	\$0.00	(\$222.01)	\$0.00	(\$222.01)
06/19/2017	(\$415.82)	Escrow Payment Reversal	\$0.00	(\$637.83)	\$0.00	(\$637.83)
06/19/2017	(\$358.55)	Escrow Payment Reversal	\$0.00	(\$996.38)	\$0.00	(\$996.38)
06/19/2017	(\$201.44)	Escrow Payment Reversal	\$0.00	(\$996.38)	(\$201.44)	(\$1,197.82)
06/19/2017	(\$57.27)	Escrow Payment Reversal	\$0.00	(\$1,053.65)	(\$201.44)	(\$1,255.09)
06/20/2017	\$19.62	Escrow Payment	\$0.00	(\$1,053.65)	(\$181.82)	(\$1,235.47)
06/20/2017	\$201.44	Escrow Payment	\$0.00	(\$1,034.03)	\$0.00	(\$1,034.03)
06/20/2017	\$271.23	Escrow Payment	\$0.00	(\$762.80)	\$0.00	(\$762.80)
06/21/2017	(\$271.23)	Escrow Payment Reversal	\$0.00	(\$1,034.03)	\$0.00	(\$1,034.03)
06/21/2017	(\$201.44)	Escrow Payment Reversal	\$0.00	(\$1,235.47)	\$0.00	(\$1,235.47)
06/21/2017	(\$19.62)	Escrow Payment Reversal	\$0.00	(\$1,235.47)	(\$19.62)	(\$1,255.09)
06/28/2017	\$70.98	Escrow Payment	\$0.00	(\$1,184.11)	\$0.00	(\$1,184.11)
06/28/2017	\$199.69	Escrow Payment	\$0.00	(\$984.42)	\$0.00	(\$984.42)
06/28/2017	\$201.44	Escrow Payment	\$0.00	(\$782.98)	\$0.00	(\$782.98)
06/28/2017	\$211.73	Escrow Payment	\$0.00	(\$571.25)	\$0.00	(\$571.25)
06/28/2017	\$282.71	Escrow Payment	\$0.00	(\$288.54)	\$0.00	(\$288.54)
06/28/2017	\$282.71	Escrow Payment	\$0.00	(\$5.83)	\$0.00	(\$5.83)
06/29/2017	\$199.69	Escrow Payment	\$0.00	\$0.00	\$193.86	\$193.86
06/29/2017	\$282.71	Escrow Payment	\$0.00	\$0.00	\$476.57	\$476.57
06/29/2017	\$282.71	Escrow Payment	\$0.00	\$0.00	\$759.28	\$759.28
06/29/2017	\$282.71	Escrow Payment	\$0.00	\$0.00	\$1,041.99	\$1,041.99
06/29/2017	(\$282.71)	Escrow Payment Reversal	\$0.00	\$0.00	\$759.28	\$759.28
06/29/2017	(\$282.71)	Escrow Payment Reversal	\$0.00	\$0.00	\$476.57	\$476.57
06/29/2017	(\$211.73)	Escrow Payment Reversal	\$0.00	(\$211.73)	\$476.57	\$264.84
06/29/2017	(\$199.69)	Escrow Payment Reversal	\$0.00	(\$217.56)	\$282.71	\$65.15
06/29/2017	(\$70.98)	Escrow Payment Reversal	\$0.00	(\$288.54)	\$282.71	(\$5.83)
07/14/2017	\$83.02	Escrow Payment	\$0.00	(\$205.52)	\$282.71	\$77.19
07/14/2017	\$95.06	Escrow Payment	\$0.00	(\$110.46)	\$282.71	\$172.25
07/14/2017	\$187.65	Escrow Payment	\$0.00	\$0.00	\$359.90	\$359.90
08/14/2017	\$282.71	Escrow Payment	\$0.00	\$0.00	\$642.61	\$642.61

09/13/2017	\$282.71	Escrow Payment	\$0.00	\$0.00	\$925.32	\$925.32
10/12/2017	\$282.71	Escrow Payment	\$0.00	\$0.00	\$1,208.03	\$1,208.03
11/14/2017	\$282.71	Escrow Payment	\$0.00	\$0.00	\$1,490.74	\$1,490.74
11/27/2017	(\$1,060.05)	Disbursement County Tax	\$0.00	\$0.00	\$430.69	\$430.69
12/11/2017	\$282.71	Escrow Payment	\$0.00	\$0.00	\$713.40	\$713.40
01/17/2018	\$282.71	Escrow Payment	\$0.00	\$0.00	\$896.11	\$896.11
01/31/2018	(\$1,302.00)	Disbursement Homeowners Ins / Condo Master	(\$305.89)	\$0.00	\$0.00	(\$305.89)
02/02/2018	\$1,302.00	Escrow Payment	\$0.00	\$0.00	\$896.11	\$896.11
02/12/2018	\$282.71	Escrow Payment	\$0.00	\$0.00	\$1,278.82	\$1,278.82

Description	Amounts
Insurance Balance	\$0.00
Homeowner's Ins	\$0.00
Flood	\$0.00
Earthquake	\$0.00
Windstorm	\$0.00
Mortgage Insurance	\$0.00
Undefined	\$0.00
Tax Balance	\$0.00
Assessments	\$0.00
County	\$0.00
City/Town/Township	\$0.00
School	\$0.00
Municipal District	\$0.00
Ground Rent	\$0.00
HOA/Condo Dues	\$0.00
Undefined	\$0.00
Unspecified Balance	\$1,278.82
Overall Balance	\$1,278.82
Uncollected Escrow Shortage	\$0.00
Escrow Balance Total	\$1,278.82

Should you have any further questions regarding your account please call us toll free at 1-800-772-9760.